

TABLE 1b

WHAT PREMIUMS AND COST-SHARING ARE APPLICABLE TO PROTOTYPE FAMILIES WITH INCOMES ABOVE 150 PERCENT OF THE FEDERAL POVERTY LEVEL UNDER SELECTED STATE EMPLOYEE AND FEDERAL EMPLOYEE PLANS?

Profile	Annual average use (excludes well-child care)	Average annual cost		Applicable premiums and cost-sharing under selected state employee and federal employee plans	
		Per unit (\$)	Total (\$)	Maryland State Employee Plan: BCBS PPO Option <sup>1</sup>	Federal Employee Health Benefit Plan: BCBS standard PPO Option <sup>2</sup>
				Premiums	
				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
<b>Child with occasional cold or ear infection (composite #1)</b>	<u>Routine care:</u> 2 M.D. visits (colds) 1 ER visit (otitis media) 3 Rx drugs	54, 36 <sup>a</sup> 88 <sup>b</sup> 16 <sup>c</sup>	90 88 48	\$15 x 2 50%(\$88) \$48	\$12 x 2 \$88 \$48
<b>Child with cerebral palsy (composite #2)</b>	<u>Routine care:</u> 2 M.D. visits (colds) 1 ER visit (otitis media) 3 Rx drugs  <u>Care for condition:</u>	54, 36 <sup>a</sup> 88 <sup>b</sup> 16 <sup>c</sup>	90 88 48	\$15 x 2 50%(\$88) 48	\$12 x 2 \$88 \$48

Source: Center for Health Services Research and Policy, 1999.

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		Per unit (\$)	Total (\$)	Maryland State Employee Plan: BCBS PPO Option <sup>1</sup>	Federal Employee Health Benefit Plan: BCBS standard PPO Option <sup>2</sup>
				Premiums	
				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
<b>te #2)</b>	16 M.D. visits 16 Rx drugs 1 five-day hospital stay, plus 1 surgery 1 pre-op M.D. visit 1 follow-up M.D. visit	54, 36 <sup>a</sup> <sub>x15</sub> 16 <sup>c</sup> 581 <sup>d</sup> <sub>/day</sub> 1,800 <sup>a</sup> 120 <sup>a</sup> 41 <sup>a</sup>	594 256 2,905 1,800 120 41	\$20 x 16 \$256 0 0 \$20 \$20	\$12 x 16 \$52 + 20%(\$204) 0 \$312 + 5%(\$1,488) \$12 \$12  Note: To simplify calculations, \$400 deductible applied to ER and surgery.
<b>Child with severe diabetes (composi</b>	<u>Routine care:</u> 2 M.D. visits (colds) 1 ER visit (otitis media) 3 Rx drugs	54, 36 <sup>a</sup> 88 <sup>b</sup> 16 <sup>c</sup>	90 88 48	\$15 x 2 50%(\$88) 48	\$12 x 2 \$88 \$48

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		Per unit (\$)	Total (\$)	Maryland State Employee Plan: BCBS PPO Option <sup>1</sup>	Federal Employee Health Benefit Plan: BCBS standard PPO Option <sup>2</sup>
				Premiums	
				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
te #3)	Care for condition: 16 M.D. visits 16 Rx drugs 1 five-day hospital stay, plus 1 surgery 1 pre-op M.D. visit 1 follow-up M.D. visit	54, 36 <sup>a</sup> <sub>x15</sub> 16 <sup>c</sup> 581 <sup>d</sup> <sub>/day</sub> 1,800 <sup>a</sup> 120 <sup>a</sup> 41 <sup>a</sup>	594 256 2,905 1,800 120 41	\$20 x 16 \$256 0 0 \$20 \$20	\$12 x 16 \$52 + 20%(\$204) 0 \$312 + 5%(\$1,488) \$12 \$12  Note: To simplify calculations, \$400 deductible applied to ER and surgery.
Child with catastrophic	Routine care: 2 M.D. visits (colds) 1 ER visit (otitis media) 3 Rx drugs	54, 36 <sup>a</sup> 88 <sup>b</sup> 16 <sup>c</sup>	90 88 48	\$15 x 2 50%(\$88) 48	\$12 x 2 \$88 \$48

Source: Center for Health Services Research and Policy, 1999.

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		Per unit (\$)	Total (\$)	Maryland State Employee Plan: BCBS PPO Option <sup>1</sup>	Federal Employee Health Benefit Plan: BCBS standard PPO Option <sup>2</sup>
				Premiums	
				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
<b>injury (composite #4)</b>	<u>Care for condition:</u> 1 five-day hospital stay, plus 1 surgery 1 pre-op M.D. visit 1 follow-up M.D. visit 1 Rx drug 2 follow-up dental visits 2 crowns	581 <sup>d</sup> <sub>/day</sub> 3,276 <sup>a</sup> 120 <sup>a</sup> 41 <sup>a</sup> 16 <sup>c</sup> 14 <sup>e</sup> 230 <sup>f</sup>	2,905 3,276 120 41 16 28 460	0 0 \$20 \$20 \$16 \$28 \$460	0 \$312 + 5%(\$2,964) \$12 \$12 \$16 25%(\$28) 25%(\$460)  Note: To simplify calculations, \$400 deductible applied to ER and surgery.

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		Per unit (\$)	Total (\$)	Maryland State Employee Plan: BCBS PPO Option <sup>1</sup>	Federal Employee Health Benefit Plan: BCBS standard PPO Option <sup>2</sup>
				Premiums	
				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
<b>Child with serious mental illness (composite #5)</b>	<u>Routine care:</u> 2 M.D. visits (colds) 1 ER visit (otitis media) 3 Rx drugs	54, 36 <sup>a</sup> 88 <sup>b</sup> 16 <sup>c</sup>	90 88 48	\$15 x 2 50%(\$88) \$48	\$12 x 2 \$88 \$48
	<u>Care for condition:</u> 16 outpatient MH visits 16 outpatient SA visits 16 Rx drugs 1 four-day MH stay	131, 101 <sub>x15</sub> <sup>a</sup> 131, 101 <sub>x15</sub> <sup>a</sup> 16 <sup>c</sup> 581 <sub>/day</sub> <sup>d</sup>	1,646 1,646 256 2,324	20%(\$535) + 35%(\$1,111) 20%(\$535) + 35%(\$1,111) \$256 0	\$312 + 60%(\$1,334) 60%(\$1,646) \$52 + 20%(\$204) \$150 x 4  Note: To simplify calculations, \$400 deductible applied to ER and MH visits.
<b>Child</b>	<u>Routine care:</u>				

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		Per unit (\$)	Total (\$)	Maryland State Employee Plan: BCBS PPO Option <sup>1</sup>	Federal Employee Health Benefit Plan: BCBS standard PPO Option <sup>2</sup>
				Premiums	
				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
<b>with congenital heart defect (actual case)</b>	2 M.D. visits (otitis)	54, 36 <sup>a</sup>	90	\$15 x 2	\$12 x 2
	2 Rx drugs (otitis)	3.95 <sup>g</sup>	7.90	\$7.90	\$7.90
	1 ER visit (pneumonia)	88 <sup>b</sup>	88	50%(\$88)	\$88
	1 Rx drug (pneumonia)	25.16 <sup>g</sup>	25.16	\$25.16	\$25.16
	1 M.D. visit (pneumonia)	36 <sup>a</sup>	36	\$15	\$12
	<u>Care for condition:</u>	110, 50 <sup>a</sup>	160	\$20 x 2	\$12 x 2
	2 M.D. visits (cardiology)	36 <sup>a</sup>	36	\$15	\$12
	1 M.D. visit (pediatry)	120 <sup>a</sup>	240	\$20 x 2	\$12 x 2
	2 M.D. visits (surgery)	24,047.4	24,047.	0	0
	1 five-day hospital stay, plus 1 surgery	9	49	0	\$312 + 5%(\$17,473)
	1 Rx drug	17,785	17,785	\$4.68	\$4.68
	1 pre-op M.D. visit	4.68 <sup>g</sup>	4.68	\$20	\$12
		120 <sup>a</sup>	120	\$20	\$12
		41 <sup>a</sup>	41		

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				Premiums	
				\$85.53 x 12 for 2 people	\$135.03 x 12 for self and child
				Cost-sharing	
	1 follow-up M.D. visit				Note: To simplify calculations, \$400 deductible applied to ER and surgery.

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References

1. Source: 1999 Summary of Maryland State Employees Health Benefits.
2. Source: Blue Cross and Blue Shield Service Benefit Plan, Federal Employees Health Benefits Program, 1999. Assumes use of preferred providers only. This policy also includes a \$400 and \$100 per family deductible for medical and pharmaceutical services, respectively, and an annual cost-sharing cap of \$2,000 per family that excludes mental health and substance abuse as well as dental expenses (however, in order to replicate most states' policy, out-of-pocket expenditures resulting from premiums and cost-sharing for all

Source: Center for Health Services Research and Policy, 1999.

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services covered under the plan are counted toward the cumulative maximum). The coinsurance percentage is calculated on the billed or allowable charge, whichever is less.

- a. Kirchner, M. (1990) Where do your fees fit in? Medical Economics, pp. 76-105, October 1.
- b. Federal Register. (1998) Vol. 63, No. 211, pp. 58596-58897, November 2 (Total physician payment for selected procedures under Medicare).
- c. Hong, S.H., and Shepherd, M.D. (1996) Outpatient prescription drug use by children enrolled in five drug benefit plans. Clinical Therapeutics, Vol. 18, No.3, pp. 528-545.
- d. Newacheck, P.W., and Taylor, W.R. Childhood chronic illness: Prevalence, severity, and impact. American Journal of Public Health, Vol. 82, No. 3, pp. 364-371.
- e. Complete schedule of dental allowances, Standard Option Blue Cross and Blue Shield Service Benefit Plan, Federal Employees Health Benefits Program, 1999.
- f. 1999 Summary of Maryland State Employees Health Benefits.
- g. Parent-reported information (including bills).